

MEETING OF CREDITORS

In re:

FREDDIE LUIS ALICEA RAMOS

Case No. 19-02139-EAG

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

| | | | |
|---|--|--|---|
| I. Appearances Debtor <input type="checkbox"/> Present <input checked="" type="checkbox"/> Absent Joint Debtor <input type="checkbox"/> Present <input type="checkbox"/> Absent Attorney for Debtor <input checked="" type="checkbox"/> Present <input type="checkbox"/> Absent <input type="checkbox"/> Prose <input checked="" type="checkbox"/> Appearing: Ada N Henriquez | | | Date & Time: 6/13/2019 1:00:00PM <input type="checkbox"/> R <input checked="" type="checkbox"/> NR LV: 0.00 <input type="checkbox"/> This is debtor(s) 0 Bankruptcy filing. Creditors: <div style="border: 1px solid black; padding: 5px;"> <u>Banco Popular de P.R. by Mr. Miguel Rivera</u> </div> |
| II. Oath Administered <input type="checkbox"/> Yes <input checked="" type="checkbox"/> No | | | |
| III. Plan Date: 04/17/2019 Base: \$48,000.00 Payments 0 made out of due. Confirmation Hearing Date: 9/19/2019 9:30:00AM Evidence of Pmt shown: | | | |
| Attorney's fees as per R. 2016(b) $\$3,000.00 - \$500.00 = \$2,500.00$ | | | |
| IV. Status of Meeting <input type="checkbox"/> Closed <input type="checkbox"/> Not Held <input type="checkbox"/> Held/Continued <input type="checkbox"/> Held/Not Closed <input checked="" type="checkbox"/> Continued Continued Date: 7/18/2019 1:00:00PM Comments: | | | |
| <input type="checkbox"/> M.T.D. to be filed by Trustee: Debtor(s) failed to: <input type="checkbox"/> Appear: <input type="checkbox"/> Commence payments <input type="checkbox"/> Keep payments current <input type="checkbox"/> does (do) not qualify as a debtor (§109): <input type="checkbox"/> MTD Already filed, see Docket: <input type="checkbox"/> Other: | | | |

MEETING OF CREDITORS

In re:

FREDDIE LUIS ALICEA RAMOS

Case No. 19-02139-EAG

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

(Cont.)

Trustee's Report on Confirmation

 FAVORABLE UNFAVORABLE

| | |
|---|---|
| <input type="checkbox"/> Feasibility | <input type="checkbox"/> No provision for secured creditor(s) |
| <input type="checkbox"/> Insufficiently funded | <input type="checkbox"/> Tax returns missing |
| <input type="checkbox"/> Unfair discrimination | <input type="checkbox"/> State - years |
| <input type="checkbox"/> Fails disposable income | <input type="checkbox"/> Federal - years |
| <input type="checkbox"/> Fails liquidation value test | |
| <input type="checkbox"/> Insurance quote | |

Pending/Items/ Documents:

| | |
|---|---|
| <input type="checkbox"/> DSO Recipient's Information | <input type="checkbox"/> Monthly reports for the months |
| <input type="checkbox"/> Evidence of being current with DSO | <input type="checkbox"/> Public Liability Insurance |
| <input type="checkbox"/> Evidence of income | <input type="checkbox"/> Premises <input type="checkbox"/> Vehicle(s): <input type="checkbox"/> Licenses issued by: |

MEETING OF CREDITORS

In re:

FREDDIE LUIS ALICEA RAMOS

Case No. 19-02139-EAG

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

Trustee's objection to confirmation

- Objection to Confirmation
 Oral objection by creditor

ACP: 3

Household size: 1

On 05.27.2019 debtor filed Motion to inform requesting appointment of Guardian ad Litem, dkt. No. 10 that has not been adjudicated yet. Debtor absent from today's meeting.

I leave the below points that we found from a review of the case, so they may be addressed for the next meeting date.

Debtor has failed to commence the plan payments as required by 11 USC 1326(a)(1).

FEASIBILITY, 11 USC §1325 (a)(6):

- a. Debtor has 3 vehicles, however, he only discloses transportation expenses for 85.00 monthly and no registration or maintenance fees have been listed.
- b. Debtor has failed to commence the plan payments as required by 11 USC 1326(a)(1). His total scheduled income is \$1,141.00 where \$800 are from family support. Debtor is unemployed and pensioned with just \$341.00. Plan payment is \$800.00. He only has \$341 to cover his expenses, where in Schedule J that is what he discloses. This figure is ridiculously small.
- c. Plan is to pay IRS \$48,000 debt: what were you working at to accumulate this debt?

FAILS LIQUIDATION VALUE TEST, §1325(a)(4):

Trustee will file an objection to exemption since debtor claims 2 vehicles under PRLA 4(a).

OTHER:

- a. Provide retirement pay stub.
b. Provide evidence of family support of \$800.00 monthly.

The following party(ies) object(s) confirmation:

MEETING OF CREDITORS

In re:

FREDDIE LUIS ALICEA RAMOS

Case No. 19-02139-EAG

Chapter 13

Attorney Name: ROBERTO FIGUEROA CARRASQUILLO*

s/Alejandro Oliveras

Date: 06/13/2019

Trustee/Presiding Officer

(Rev. 05/13)